1 Erica T. Loftis, SBN 259286 Dane W. Exnowski, SBN 281996 2 Buckley Madole, P.C. 301 E. Ocean Blvd., Suite 1720 3 Long Beach, CA 90802 Telephone: 562-983-5365 4 Fax: 562-983-5365 5 BK.CA@BuckleyMadole.com 6 7 Attorney for Wells Fargo Bank, N.A. 8 UNITED STATES BANKRUPTCY COURT 9 FOR THE NORTHERN DISTRICT OF CALIFORNIA, SANTA ROSA DIVISION 10 Case No. 13-11217 In re: 11 Nora Marissa Leon-Tirado, Chapter 13 12 aka Marissa N. Leon aka Nora Marissa Leon 13 aka Nora Marissa Nunez aka Nora Leon 14 R.S. No. DWE-42 15 16 17

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MOTION FOR RELIEF FROM AUTOMATIC STAY

Hearing:

Date: 3/3/2017 Time: 1:30 P.M.

Place: 99 South "E" Street Santa Rosa, CA 95404

Debtor.

TO THE HONORABLE ALAN JAROSLOVSKY, UNITED STATES BANKRUPTCY COURT JUDGE, THE DEBTOR, DEBTOR'S COUNSEL, THE TRUSTEE, AND OTHER INTERESTED **PARTIES:**

Wells Fargo Bank, N.A. ("Movant") hereby moves this Court for an Order granting relief from the automatic stay under 11 U.S.C. § 362 as to the Debtor and Debtor's bankruptcy estate in the abovecaptioned matter so that Movant may enforce its remedies against the property in accordance with applicable non-bankruptcy law on the real property commonly known as 923 Starr View Dr., Windsor, California 95492 (the "Property").

Movant hereby moves this Court for an Order granting relief from the automatic stay on the following grounds:

1. Pursuant to 11 U.S.C. § 362(d)(1), Movant's interest is not adequately protected as Debtor has failed to make post-petition payments: The evidence establishes that Debtor has failed to make post-petition payments to Movant. Therefore, Movant's interest in the Property is not adequately protected.

Movant submits the attached Declaration and Memorandum of Point & Authorities, as well as other evidence attached hereto in support of its Motion.

WHEREFORE, Movant prays that this Court issues an Order as follows:

- 1. An Order Granting Relief from the Automatic Stay to allow Movant, its successors, transferees, and assigns, to proceed under applicable non-bankruptcy law to enforce its remedies against the Property.
- 2. The Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code.
 - 3. The 14-day stay described by Bankruptcy Rule 4001(a)(3) be waived.
- 4. Movant, or its agents, may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout or loss mitigation agreement. Movant, through its servicing agent, may contact the Debtor by telephone or written correspondence to offer such an agreement. Any such agreement shall be nonrecourse unless stated in a reaffirmation agreement.
- 5. If relief from stay is not granted, Movant respectfully requests the Court to order adequate protection.
 - 6. Any further relief as the Court deems just and proper.

Dated: 2/6/2017 Respectfully Submitted, Buckley Madole, P.C.

By: <u>/s/ Dane W. Exnowski</u> Dane W. Exnowski Attorney for Movant